

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re Jerry A Nardella

Case No. 17-31934(JKS)
Reporting Period: 12/1/2017 - 12/31/2017

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

| REQUIRED DOCUMENTS | Form No. | Document Attached | Explanation Attached | Affidavit/Supplement Attached |
|--|----------|-------------------|----------------------|-------------------------------|
| Schedule of Cash Receipts and Disbursements | MOR-1 | X | | |
| Bank Reconciliation (or copies of debtor's bank reconciliations) | MOR-1a | X | | |
| Schedule of Professional Fees Paid | MOR-1b | | | |
| Copies of bank statements | | X | | |
| Cash disbursements journals | | X | | |
| Statement of Operations | MOR-2 | | | |
| Balance Sheet | MOR-3 | | | |
| Status of Postpetition Taxes | MOR-4 | | | |
| Copies of IRS Form 6123 or payment receipt | | | | |
| Copies of tax returns filed during reporting period | | | | |
| Summary of Unpaid Postpetition Debts | MOR-4 | | | |
| Listing of aged accounts payable | MOR-4 | | | |
| Accounts Receivable Reconciliation and Aging | MOR-5 | | | |
| Debtor Questionnaire | MOR-5 | | | |

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Jerry A Nardella
Signature of Debtor

1/22/18
Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re: Jerry A Nardella
Debtor

Case No. 17-31934(JKS)
Reporting Period 12/1/2017 - 12/31/2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

| | Current Month Actual | Cumulative Filing to Date Actual |
|---|-------------------------|-------------------------------------|
| Cash - Beginning of Month | -185.41 | |
| Jerry A Nardella account 5049 | | |
| RECEIPTS | | |
| Wages (Net) | | |
| Interest and Dividend Income | | |
| Alimony and Child Support | | |
| Social Security and Pension Income | 1104.00 | |
| Sale of Assets | | |
| Other Income (attach schedule) | 2438.82 | |
| Total Receipts | 3542.82 | |
| DISBURSEMENTS | | |
| ORDINARY ITEMS: | | |
| Mortgage Payment(s) | | |
| Rental Payment(s) | | |
| Other Secured Note Payments | | |
| Utilities | | |
| Insurance Life Insurance | 1475.00 | |
| Auto Expense | | |
| Lease Payments | | |
| IRA Contributions | | |
| Repairs and Maintenance | 0.00 | |
| Medical Expenses | | |
| Household Expenses | 350.00 | |
| Charitable Contributions | | |
| Alimony and Child Support Payments | | |
| Taxes - Real Estate | | |
| Taxes - Personal Property | | |
| Taxes - Other (attach schedule) | 0 | |
| Travel and Entertainment | 27.05 | |
| Gifts | | |
| Other (attach schedule) | 1357.17 | |
| Total Ordinary Disbursements | 3209.22 | |
| REORGANIZATION ITEMS: | | |
| Professional Fees | | |
| U. S. Trustee Fees | | |
| Other Reorganization Expenses (attach schedule) | | |
| Total Reorganization Items | | |
| Total Disbursements (Ordinary + Reorganization) | 3209.22 | |
| Net Cash Flow (Total Receipts - Total Disbursements) | 333.60 | |
| Cash - End of Month (Must equal reconciled bank statement) | 148.19 | |

In re Jerry A Nardella
Debtor

Case No. 17-31934 (JKS)
Reporting Period: 12/01/2017 - 12/31/2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

| BREAKDOWN OF "OTHER" CATEGORY | | Current Month Actual | Cumulative Filing to Date Actual |
|--------------------------------------|--|-------------------------|-------------------------------------|
| Other Income | | | |
| AmeriHealth voided #335 | | \$1,038.82 | |
| AllSeasons voided #682 | | \$1,400.00 | |
| | | | |
| | | | |
| | | | |
| Other Taxes | | | |
| | | | |
| | | | |
| | | | |
| Other Ordinary Disbursements | | | |
| Aetna H & L | | \$207.17 | |
| JAN DIP Account | | \$1,150.00 | |
| Other Reorganization Expenses | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

FORM MOR-1 (INDV) (CON'T)
(9/99)

40 South Mountain Avenue

1/18/2018 11:12 AM

Register: Valley National Bank 5049

From 12/01/2017 through 12/31/2017

Sorted by: Date, Type, Number/Ref

| Date | Number | Payee | Account | Memo | Payment | C | Deposit | Balance |
|------------|---------|--------------------------|---------------------------|-------------------|----------|---|----------|----------|
| 12/01/2017 | 335Void | AmeriHealth Insurance | Medical/Dental Expense | To void check ... | | X | 1,038.82 | 853.41 |
| 12/01/2017 | 682Void | All Seasons Property ... | Maintenance | To void check ... | | X | 1,400.00 | 2,253.41 |
| 12/01/2017 | 787 | Jerry A Nardella | Jerry A Nardella | cash to Jerry | 350.00 | X | | 1,903.41 |
| 12/04/2017 | | Nationwide Life Insu... | Life Insurance | JAN | 1,475.00 | X | | 428.41 |
| 12/05/2017 | | AETNA H & L INS... | Medical/Dental Expense | JAN Health Ins. | 207.17 | X | | 221.24 |
| 12/05/2017 | | COSTCO WHSE | BUSINESS:Travel | Camero Travel | 27.05 | X | | 194.19 |
| 12/20/2017 | | Social Security JAN | Social Security Admini... | JAN December... | | X | 1,104.00 | 1,298.19 |
| 12/21/2017 | | Jerry A Nardella | Jerry A Nardella | To JAN DIP#6... | 1,150.00 | X | | 148.19 |

12:37 PM

01/09/18

40 South Mountain Avenue
Reconciliation Summary

Valley National Bank 5049, Period Ending 01/05/2018

| | <u>Jan 5, 18</u> |
|-----------------------------------|----------------------|
| Beginning Balance | 700.28 |
| Cleared Transactions | |
| Checks and Payments - 6 Items | -4,094.91 |
| Deposits and Credits - 3 Items | <u>3,542.82</u> |
| Total Cleared Transactions | <u>-552.09</u> |
| Cleared Balance | <u><u>148.19</u></u> |
| Register Balance as of 01/05/2018 | 148.19 |
| Ending Balance | 148.19 |

12:37 PM

01/09/18

40 South Mountain Avenue

Reconciliation Detail

Valley National Bank 5049, Period Ending 01/05/2018

| Type | Date | Num | Name | Clr | Amount | Balance |
|---------------------------------------|------------|---------|------------------------|-----|----------------|---------------|
| Beginning Balance | | | | | | 700.28 |
| Cleared Transactions | | | | | | |
| Checks and Payments - 6 items | | | | | | |
| Check | 08/19/2015 | 335 | AmeriHealth Insuran... | X | -1,038.82 | -1,038.82 |
| Check | 05/25/2017 | 682 | All Seasons Propert... | X | -1,400.00 | -2,438.82 |
| Check | 11/27/2017 | 785 | State of New Jersey | X | -279.04 | -2,717.86 |
| Check | 11/30/2017 | 786 | John Kelly | X | -200.00 | -2,917.86 |
| Check | 12/05/2017 | | COSTCO WHSE | X | -27.05 | -2,944.91 |
| Check | 12/21/2017 | | Jerry A Nardella | X | -1,150.00 | -4,094.91 |
| Total Checks and Payments | | | | | -4,094.91 | -4,094.91 |
| Deposits and Credits - 3 items | | | | | | |
| Deposit | 12/18/2017 | 335Void | AmeriHealth Insuran... | X | 1,038.82 | 1,038.82 |
| Deposit | 12/18/2017 | 682Void | All Seasons Propert... | X | 1,400.00 | 2,438.82 |
| Deposit | 12/20/2017 | | Social Security JAN | X | 1,104.00 | 3,542.82 |
| Total Deposits and Credits | | | | | 3,542.82 | 3,542.82 |
| Total Cleared Transactions | | | | | -552.09 | -552.09 |
| Cleared Balance | | | | | -552.09 | 148.19 |
| Register Balance as of 01/05/2018 | | | | | -552.09 | 148.19 |
| Ending Balance | | | | | -552.09 | 148.19 |

file yiv acct



JERRY A NARDELLA
30 GALESI DR
WAYNE NJ 07470-4812

0

Page: 1
Chks Paid: 2
Statement Date: 01/05/18
Account Number: 1049

REDACTED

REDACTED

***** VNB All Access Checking

1049 *****

Non-Check Transactions

| Date | Description | Amount |
|-------|-------------------------------|-----------|
| 12/08 | DBT Purchase COSTCO GAS #1177 | 27.05- |
| | WAYNE NJ | |
| 12/20 | SSA TREAS 310 XXSOC SEC | 1,104.00 |
| 12/21 | TRANSFER TO CK XXXXXXXX6648 | 1,150.00- |

Checks in Order

| Date | Number | Amount |
|-------|--------|--------|
| 12/07 | 785 | 279.04 |

| Date | Number | Amount |
|-------|--------|--------|
| 12/07 | 786 | 200.00 |

Daily Balance Summary

| Date | Balance | Date | Balance |
|-------|---------|-------|----------|
| 12/05 | 700.28 | 12/08 | 194.19 |
| 12/07 | 221.24 | 12/20 | 1,298.19 |

Account Summary

Previous Statement Date: 12/05/17

| Beginning Balance | + Deposits | + Interest | + Paid | - Withdrawals | - Service Charge | = Ending Balance |
|-------------------|------------|------------|--------|---------------|------------------|------------------|
| 700.28 | 1,104.00 | .00 | | 1,656.09 | .00 | 148.19 |

Statement from 12/06/17 Thru 01/05/18
YTD Interest Paid .00

We're working hard to improve your customer experience every day. In the coming months, we'll be launching new services that will enhance and simplify the way you bank at Valley. As part of this effort, we're renaming our checking and savings accounts. Nothing about your accounts will change except for the name.

(c) Valley National Bank. Member FDIC. Equal Opportunity Lender.

In re: Jerry A Nardella
Debtor

Case No. 17-31934(JKS)
Reporting Period 12/1/2017 - 12/31/2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

| | Current Month Actual | Cumulative Filing to Date Actual |
|---|-------------------------|-------------------------------------|
| Cash - Beginning of Month | 20,161.95 | |
| Jerry A Nardella account 6648 | | |
| RECEIPTS | | |
| Wages (Net) | | |
| Interest and Dividend Income | | |
| Alimony and Child Support | | |
| Social Security and Pension Income | | |
| Sale of Assets | | |
| Other Income (attach schedule) | 25650.00 | |
| Total Receipts | 25650.00 | |
| DISBURSEMENTS | | |
| ORDINARY ITEMS: | | |
| Mortgage Payment(s) 12/1/2017 | 13838.05 | |
| Mortgage Payment 1/1/2018 | 13838.05 | |
| Rental Payment(s) | | |
| Other Secured Note Payments | | |
| Utilities | | |
| Insurance Life Insurance | 1253.83 | |
| Insurance Medical - Wife 12/1/2017 | 1171.89 | |
| Insurance Medical - Wife 1/1/2018 | 802.16 | |
| Auto Expense | 375.14 | |
| Lease Payments | | |
| IRA Contributions | | |
| Repairs and Maintenance | | |
| Medical Expenses | | |
| Household Expenses | 1400.00 | |
| Charitable Contributions | | |
| Alimony and Child Support Payments | | |
| Taxes - Real Estate | | |
| Taxes - Personal Property | | |
| Taxes - Other (attach schedule) | 37.9 | |
| Travel and Entertainment | 1300 | |
| Gifts | 7700.25 | |
| Other (attach schedule) | 41717.27 | |
| Total Ordinary Disbursements | | |
| REORGANIZATION ITEMS: | | |
| Professional Fees | | |
| U. S. Trustee Fees | | |
| Other Reorganization Expenses (attach schedule) | | |
| Total Reorganization Items | | |
| Total Disbursements (Ordinary + Reorganization) | 41717.27 | |
| Net Cash Flow (Total Receipts - Total Disbursements) | -16067.27 | |
| Cash - End of Month (Must equal reconciled bank statement) | 4094.68 | |

In re Jerry A Nardella
Debtor

Case No. 17-31934 (JKS)
Reporting Period: 12/01/2017 - 12/31/2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

| BREAKDOWN OF "OTHER" CATEGORY | | Current Month Actual | Cumulative Filing to Date Actual |
|--------------------------------------|--|-------------------------|-------------------------------------|
| Other Income | | | |
| Jerry Nardella - old Account#5049 | | \$1,150.00 | |
| Rainmaker Capital of Wallington LLC | | \$4,500.00 | |
| Group 5 Development LLC | | \$20,000.00 | |
| | | | |
| | | | |
| Other Taxes | | | |
| | | | |
| | | | |
| | | | |
| Other Ordinary Disbursements | | | |
| Penn National Insurance | | \$260.75 | |
| American Express | | \$889.50 | |
| Mary T Nardella - Mother | | \$400.00 | |
| Law Offices of Joseph Lilly | | \$2,500.00 | |
| Jerry Nardella | | \$650.00 | |
| Rainmaker Capital of Wallington LLC | | \$3,000.00 | |
| Other Reorganization Expenses | | | |
| | | | |
| | | | |
| | | | |
| | | | |

FORM MOR-1 (INDV) (CON'T)
(9/99)

40 South Mountain Avenue

1/18/2018 1:28 PM

Register: Valley National Bank DIP

From 12/01/2017 through 12/31/2017

Sorted by: Date, Type, Number/Ref

| Date | Number | Payee | Account | Memo | Payment | C | Deposit | Balance |
|------------|--------|--------------------------|--------------------------|---------------------|-----------|---|-----------|-----------|
| 12/01/2017 | | Penn National Insura... | Mary T Nardella | Insurance | 255.80 | X | | 19,906.15 |
| 12/01/2017 | | Penn National Insura... | Mary T Nardella | Service charge | 4.95 | X | | 19,901.20 |
| 12/01/2017 | 102 | Wells Fargo Home ... | Wells Fargo - Loan | 12/1/2017 Pay#... | 13,838.05 | X | | 6,063.15 |
| 12/01/2017 | 103 | Law Offices of Josep... | Loan-The Estate of Le... | 12/1/2017 Pay... | 2,500.00 | X | | 3,563.15 |
| 12/01/2017 | 104 | AmeriHealth Insurance | Medical/Dental Expense | Jerilyn Ins.100... | 1,171.89 | X | | 2,391.26 |
| 12/04/2017 | 105 | Silver Star Motors | BUSINESS:Travel | Mercedes Brak... | 375.14 | X | | 2,016.12 |
| 12/05/2017 | 106 | Cash Sale | Jerry A Nardella | Cash to Jerry | 350.00 | X | | 1,666.12 |
| 12/05/2017 | 107 | Cash Sale | Jerry A Nardella | Cash to Jerry | 300.00 | X | | 1,366.12 |
| 12/11/2017 | 108 | Cash Sale | Jerry A Nardella | Cash to Jerry | 350.00 | X | | 1,016.12 |
| 12/15/2017 | 109 | Cash Sale | Jerry A Nardella | Cash to Jerry | 300.00 | X | | 716.12 |
| 12/15/2017 | 110 | Cash Sale | Jerry A Nardella | Cash to Jerry | 250.00 | X | | 466.12 |
| 12/19/2017 | | Rainmaker Capital of... | Wallington Account | From Wallingt... | | X | 1,500.00 | 1,966.12 |
| 12/19/2017 | | American Express | Jerry A Nardella | R1440 | 889.50 | X | | 1,076.62 |
| 12/19/2017 | 111 | All Seasons Property ... | Maintenance | Inv626 Novem... | 500.00 | X | | 576.62 |
| 12/21/2017 | | Jerry A Nardella | Jerry A Nardella | From JAN5049 | | X | 1,150.00 | 1,726.62 |
| 12/21/2017 | 112 | Cash Sale | Jerry A Nardella | Christmas Gifts | 1,300.00 | X | | 426.62 |
| 12/23/2017 | 113 | Mary T Nardella | Mary T Nardella | | 400.00 | X | | 26.62 |
| 12/26/2017 | | Rainmaker Capital of... | Wallington Account | From Wallingt... | | X | 3,000.00 | 3,026.62 |
| 12/26/2017 | | OSCAR Garden Stat... | Medical/Dental Expense | Jerilyn Health I... | 802.16 | X | | 2,224.46 |
| 12/27/2017 | | John Hancock Insura... | Life Insurance | JAN Life Insur... | 1,253.83 | X | | 970.63 |
| 12/28/2017 | | Group 5 Developmen... | Jerry A Nardella | From Group5#... | | X | 20,000.00 | 20,970.63 |
| 12/28/2017 | | Rainmaker Capital of... | Wallington Account | Return of 12/2... | 3,000.00 | X | | 17,970.63 |
| 12/28/2017 | | COSTCO WHSE | BUSINESS:Travel | Gas | 37.90 | X | | 17,932.73 |
| 12/28/2017 | 114 | Wells Fargo Home ... | Wells Fargo - Loan | #0060468485 0... | 13,838.05 | X | | 4,094.68 |

11:40 AM

01/18/18

40 South Mountain Avenue
Reconciliation Summary

Valley National Bank DIP, Period Ending 01/10/2018

| | Jan 10, 18 |
|-----------------------------------|------------|
| Beginning Balance | 1,366.12 |
| Cleared Transactions | |
| Checks and Payments - 21 items | -28,645.40 |
| Deposits and Credits - 6 Items | 27,650.00 |
| Total Cleared Transactions | -995.40 |
| Cleared Balance | 370.72 |
| Uncleared Transactions | |
| Checks and Payments - 1 Item | -304.59 |
| Total Uncleared Transactions | -304.59 |
| Register Balance as of 01/10/2018 | 66.13 |
| New Transactions | |
| Checks and Payments - 2 Items | -975.66 |
| Deposits and Credits - 1 item | 1,000.00 |
| Total New Transactions | 24.34 |
| Ending Balance | 90.47 |

11:40 AM

01/18/18

40 South Mountain Avenue

Reconciliation Detail

Valley National Bank DIP, Period Ending 01/10/2018

| Type | Date | Num | Name | Clr | Amount | Balance |
|---------------------------------------|------------|-----|-------------------------|-----|------------|------------|
| Beginning Balance | | | | | | 1,366.12 |
| Cleared Transactions | | | | | | |
| Checks and Payments - 21 items | | | | | | |
| Check | 12/11/2017 | 108 | Cash Sale | X | -350.00 | -350.00 |
| Check | 12/15/2017 | 109 | Cash Sale | X | -300.00 | -650.00 |
| Check | 12/15/2017 | 110 | Cash Sale | X | -250.00 | -900.00 |
| Check | 12/19/2017 | | American Express | X | -889.50 | -1,789.50 |
| Check | 12/19/2017 | 111 | All Seasons Propert... | X | -500.00 | -2,289.50 |
| Check | 12/21/2017 | 112 | Cash Sale | X | -1,300.00 | -3,589.50 |
| Check | 12/23/2017 | 113 | Mary T Nardella | X | -400.00 | -3,989.50 |
| Check | 12/26/2017 | | OSCAR Garden Stat... | X | -802.16 | -4,791.66 |
| Check | 12/27/2017 | | John Hancock Insur... | X | -1,253.83 | -6,045.49 |
| Check | 12/28/2017 | 114 | Wells Fargo Home ... | X | -13,838.05 | -19,883.54 |
| Check | 12/28/2017 | | Rainmaker Capital o... | X | -3,000.00 | -22,883.54 |
| Check | 12/28/2017 | | COSTCO WHSE | X | -37.90 | -22,921.44 |
| Check | 01/02/2018 | 115 | Law Offices of Jose... | X | -2,500.00 | -25,421.44 |
| Check | 01/02/2018 | | AARP Health Options | X | -528.50 | -25,949.94 |
| Check | 01/02/2018 | | Penn National Insur... | X | -255.80 | -26,205.74 |
| Check | 01/02/2018 | | Penn National Insur... | X | -4.95 | -26,210.69 |
| Check | 01/03/2018 | 116 | Jerilyn Nardella | X | -500.00 | -26,710.69 |
| Check | 01/03/2018 | | AETNA H & L INSU... | X | -207.17 | -26,917.86 |
| Check | 01/04/2018 | | Nationwide Life Insu... | X | -1,475.00 | -28,392.86 |
| Check | 01/04/2018 | 117 | DMS Landscaping | X | -225.00 | -28,617.86 |
| Check | 01/08/2018 | | COSTCO WHSE | X | -27.54 | -28,645.40 |
| Total Checks and Payments | | | | | -28,645.40 | -28,645.40 |
| Deposits and Credits - 6 items | | | | | | |
| Deposit | 12/19/2017 | | Rainmaker Capital o... | X | 1,500.00 | 1,500.00 |
| Deposit | 12/21/2017 | | Jerry A Nardella | X | 1,150.00 | 2,650.00 |
| Deposit | 12/26/2017 | | Rainmaker Capital o... | X | 3,000.00 | 5,650.00 |
| Deposit | 12/28/2017 | | Group 5 Developme... | X | 20,000.00 | 25,650.00 |
| Deposit | 01/02/2018 | | Rainmaker Capital o... | X | 2,000.00 | 27,650.00 |
| Check | 01/03/2018 | | Jerilyn Nardella | X | | 27,650.00 |
| Total Deposits and Credits | | | | | 27,650.00 | 27,650.00 |
| Total Cleared Transactions | | | | | -995.40 | -995.40 |
| Cleared Balance | | | | | -995.40 | 370.72 |
| Uncleared Transactions | | | | | | |
| Checks and Payments - 1 item | | | | | | |
| Check | 01/09/2018 | 118 | Genesis Car Care | | -304.59 | -304.59 |
| Total Checks and Payments | | | | | -304.59 | -304.59 |
| Total Uncleared Transactions | | | | | -304.59 | -304.59 |
| Register Balance as of 01/10/2018 | | | | | -1,299.99 | 66.13 |
| New Transactions | | | | | | |
| Checks and Payments - 2 items | | | | | | |
| Check | 01/11/2018 | 119 | Jerilyn Nardella | | -625.66 | -625.66 |
| Check | 01/11/2018 | 120 | Cash Sale | | -350.00 | -975.66 |
| Total Checks and Payments | | | | | -975.66 | -975.66 |
| Deposits and Credits - 1 item | | | | | | |
| Deposit | 01/11/2018 | | Rainmaker Capital o... | | 1,000.00 | 1,000.00 |
| Total Deposits and Credits | | | | | 1,000.00 | 1,000.00 |
| Total New Transactions | | | | | 24.34 | 24.34 |
| Ending Balance | | | | | -1,275.65 | 90.47 |



JERRY A NARDELLA
40 S MOUNTAIN AVE
MONTCLAIR NJ 07042-1715

0

Page: 1
Chks Paid: 10
Statement Date: 01/10/18
Account Number: 6648

REDACTED

REDACTED

***** VNB Milestone Checking

648 *** *****

Non-Check Transactions

| Date | Description | Amount |
|-------|-------------------------------|-----------|
| 12/19 | TRANSFER FRM CK XXXXXXXX9308 | 1,500.00 |
| 12/20 | AMEX EPAYMENT ACH PMT | 889.50- |
| 12/21 | TRANSFER FRM CK XXXXXXXX5049 | 1,150.00 |
| 12/26 | TRANSFER FRM CK XXXXXXXX9308 | 3,000.00 |
| 12/27 | JHUSA PAYMENTS | 1,253.83- |
| 12/27 | OscarGardenState PURCHASE | 802.16- |
| 12/28 | TRANSFER FRM CK XXXXXXXX9332 | 20,000.00 |
| 12/28 | TRANSFER TO CK XXXXXXXX9308 | 3,000.00- |
| 01/02 | DBT Purchase COSTCO GAS #1177 | 37.90- |
| | WAYNE NJ | |
| 01/02 | TRANSFER FRM CK XXXXXXXX9308 | 2,000.00 |
| 01/03 | NATIONWIDE LIFE PFX LAN PM | 1,475.00- |
| 01/03 | AETNA H & L INS PYMT | 207.17- |
| 01/03 | UnitedHealthcare PREMIUM | 528.50- |
| 01/04 | BILLMATRIX BILLPAYFEE | 4.95- |
| 01/04 | PENN NATIONAL CO BILL PAY | 255.80- |
| 01/10 | DBT Purchase COSTCO GAS #1177 | 27.54- |
| | WAYNE NJ | |

Checks in Order

| Date | Number | Amount | Date | Number | Amount |
|-------|--------|----------|-------|--------|-----------|
| 12/11 | 108 | 350.00 | 01/02 | 113 | 400.00 |
| 12/15 | 109 | 300.00 | 01/03 | 114 | 13,838.05 |
| 12/15 | 110 | 250.00 | 01/09 | 115 | 2,500.00 |
| 12/21 | 111 | 500.00 | 01/04 | 116 | 500.00 |
| 12/21 | 112 | 1,300.00 | 01/08 | 117 | 225.00 |

Daily Balance Summary

| Date | Balance | Date | Balance | Date | Balance |
|-------|----------|-------|----------|-------|-----------|
| 12/08 | 1,366.12 | 12/20 | 1,076.62 | 12/28 | 18,370.63 |
| 12/11 | 1,016.12 | 12/21 | 426.62 | 01/02 | 19,932.73 |
| 12/15 | 466.12 | 12/26 | 3,426.62 | 01/03 | 3,884.01 |
| 12/19 | 1,966.12 | 12/27 | 1,370.63 | 01/04 | 3,123.26 |

(c) Valley National Bank. Member FDIC. Equal Opportunity Lender.



JERRY A NARDELLA
40 S MOUNTAIN AVE
MONTCLAIR NJ 07042-1715

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Page: 2

Statement Date: 01/10/18
Account Number: 6648

REDACTED

REDACTED

***** VNB Milestone Checking

648 ***

Daily Balance Summary

| Date | Balance | Date | Balance | Date | Balance |
|-------|----------|------|---------|------|---------|
| 01/08 | 2,898.26 | | | | |
| 01/09 | 398.26 | | | | |
| 01/10 | 370.72 | | | | |

Account Summary

Previous Statement Date: 12/08/17

| Beginning | Interest | Service | Ending |
|-----------|------------|-------------------------------|---------|
| Balance | + Deposits | + Paid - Withdrawals - Charge | Balance |
| 1,366.12 | 27,650.00 | .00 28,645.40 | 370.72 |

Statement from 12/09/17 Thru 01/10/18

YTD Interest Paid .00

We're working hard to improve your customer experience every day. In the coming months, we'll be launching new services that will enhance and simplify the way you bank at Valley. As part of this effort, we're renaming our checking and savings accounts. Nothing about your accounts will change except for the name.